

United States Bankruptcy Court  
District of Maryland

In re:  
Trudah A Harding  
Debtor

Case No. 25-11103-MCR  
Chapter 13

District/off: 0416-0

User: admin

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Date Rcvd: Sep 03, 2025

Form ID: ntchrgbk

Total Noticed: 12

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Trudah A Harding, 13604 Canal Vista Court, Potomac, MD 20854-1028
cr	+ Charity At Its Best, Shulman Rogers, P.A., 12505 Park Potomac Avenue, 6th Floor, Potomac, MD 20854 UNITED STATES 20854-6803
32774091	+ BENJAMIN P. SMITH, TRUSTEE, ROBEKAH F. PARADIS, TRUSTEE, SHULMAN ROGERS, P.A., 12505 Park Potomac Avenue, Sixth Floor Potomac, Maryland 20854-6801
32774090	+ CHARITY AT ITS BEST, 6000 S Fashion Blvd., Suite 102, Murray, Utah 84107-5436
32775710	+ Charity At Its Best, c/o Rebekah F. Paradis, Benjamin P. Smith, 12505 Park Potomac Avenue, Sixth Floor, Potomac, Maryland 20854-6801
32906400	+ Montgomery County MD, 27 Courthouse Square, Suite 200, Rockville, MD 20850-2308
32774089	+ ROB HAERTEL, INC., 6000 S Fashion Blvd., Suite 102, Murray, Utah 84107-5436

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
32870494	Email/Text: Bankruptcymail@marylandtaxes.gov	Sep 03 2025 19:19:00	Office of the Comptroller of Maryland, Bankruptcy Unit, 7 St. Paul Street - Suite 230, Baltimore, MD 21202
32819322	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 03 2025 19:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
32832300	+ Email/Text: Bankruptcy_General@pepco.com	Sep 03 2025 19:19:00	Pepco, 701 Ninth Street N.W., Washington, DC 20001-4572
32822103	+ Email/Text: Bankruptcy_General@pepco.com	Sep 03 2025 19:19:00	Pepco, PO Box 13608, Philadelphia, PA 19101-3608
32912892	+ Email/Text: Bankruptcy@wsscwater.com	Sep 03 2025 19:20:00	Washington Suburban Sanitary Commission, 14501 Sweitzer Lane, Laurel, MD 20707-5901

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
32906608	*+	Montgomery County MD, 27 Courthouse Square, Suite 200, Rockville, MD 20850-2308
32906609	*+	William C Johnson, 1310 L St NW, Washington, DC 20005-4561
32906401	##+	William C Johnson, 1310 L St NW, Washington, DC 20005-4561

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 05, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Smith	bsmith@shulmanrogers.com vdeguzman@shulmanrogers.com,MZawalick@shulmanrogers.com,tlong@shulmanrogers.com,cwarren@shulmanrogers.com
Daniel M. Press	dpress@chung-press.com pressdm@gmail.com,danpress@recap.email
Rebecca A. Herr	ecf@ch13md.com
Seth W Diamond	sdiamond@shulmanrogers.com w.sr69548@notify.bestcase.com

TOTAL: 4

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at Greenbelt**

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In re: Case No.: **25-11103 - MCR** Chapter: **13**

**Trudah A Harding**  
Debtor

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**NOTICE**

Virtual confirmation hearing – Contact case trustee for hearing information.

PLEASE TAKE NOTICE that a hearing will be held

on 10/14/25 at 10:00 AM

to consider and act upon the following:

71 – Amended Chapter 13 Plan. Amount of Payments per Month: \$300, Number of Months:36 plus property sale/refi, Filed by Trudah A Harding. (Attachments: # 1 Certificate of Service)(Press, Daniel)

84 – Objection to Confirmation of Plan Filed by Charity At Its Best (related document(s)71 Amended Chapter 13 Plan filed by Debtor Trudah A Harding). (Attachments: # 1 Objection to Confirmation of Debtor's Chapter 13 Plan # 2 Proposed Order)(Smith, Benjamin)

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**NOTICE TO MOVING PARTY**

A service list or certificate of service regarding parties noticed by the court may be obtained through CM/ECF or PACER. If you believe that a party entitled to notice is not listed, please provide notice to that party forthwith and file an appropriate certification with the Clerk's office.

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Dated: 9/3/25

Mark A. Neal, Clerk of Court  
by Deputy Clerk, Daniel Walston  
301-344-3496